

CLAIMS

1. A system for warehousing financial transaction data for a plurality of financial transactions, the system comprising:

means for receiving the financial transaction data for the plurality of financial transactions;

means for determining a unique identifier for each element of financial transaction data; and

means for storing each element of financial transaction data with its respective unique identifier.

2. The system of claim 1, wherein the receiving means comprises:

means for receiving the financial transaction data over the Internet.

3. The system of claim 1, wherein the financial transaction data comprises at least one of:

a trade confirmation;

tax related data;

an image of a cancelled check; and

account statement data.

4. The system of claim 1, further comprising:

means for accessing an element of financial transaction data in the storing means over the Internet according to its respective unique identifier.

5. The system of claim 4, wherein the accessing means comprises:

means for providing the financial transaction data in HTML format.

6. The system of claim 4, wherein the accessing means comprises:

means for receiving validation information to generate a respective unique identifier.

7. The system of claim 6, wherein the validation information is received over a secure connection.

8. The system of claim 6 or 7, wherein the validation information comprises at least one of:

- a client identifier;
- an account identifier;
- 5 a customer service representative identifier;
- a template type identifier; and
- a request type identifier.

9. A method of warehousing financial transaction data for a plurality of financial transactions, the method comprising:

- receiving the financial transaction data for the plurality of financial transactions;
- determining a unique identifier for each financial transaction; and
- storing each financial transaction with its respective unique identifier.

10. The method of claim 9, wherein the receiving step comprises: receiving the financial transaction data over the Internet.

11. The method of claim 9, wherein the financial transaction data comprises at least one of:

- 20 a trade confirmation;
- tax related data;
- an image of a cancelled check; and
- account statement data.

12. The method of claim 9, further comprising: accessing a stored financial transaction over the Internet according to its respective unique identifier.

13. The method of claim 12, wherein accessing the financial data comprises: providing the financial transaction data in HTML format.

14. The method of claim 12, wherein the accessing step comprises: receiving validation information to generate a respective unique identifier.

15. The method of claim 14, wherein the validation information is received over a secure connection.

16. The method of claim 15, wherein the validation information comprises at least one of:

- a client identifier;
- an account identifier;
- a customer service representative identifier;
- a template type identifier; and
- a request type identifier.

17. A method of making financial transaction information available electronically, the method comprising:

- (a) receiving financial transaction data for a plurality of distinct financial transactions;
- (b) determining a unique identifier for each distinct financial transaction and a client associated with each distinct financial transaction;
- (c) determining, as a function of each unique identifier, whether the associated client has consented to receiving the respective financial data electronically; and
- (d) if it is determined that the associated client has consented to receiving the respective financial data electronically, making the respective financial transaction data available to the associated client electronically.

18. The method of claim 17, wherein step (d) comprises making the respective financial transaction data available to the associated client via the Internet.

19. The method of claim 17, further comprising:

- (e) suppressing transmission of a paper-based version of the consented respective financial data determined in step (d).

20. The method of claim 19, wherein the unique identifier comprises at least one of:

- a client identifier;
- an account identifier;
- 5 a document type identifier;
- a customer service representative identifier;
- a document identifier;
- a consent type identifier; and
- a request type identifier.

10 21. The method of claim 20, wherein step (c) comprises:
comparing each unique identifier associated with the received financial transaction data with pre-stored identifiers.

15 22. The method of claim 17, wherein step (d) comprises:
providing the associated client with a URL link to the respective financial transaction data.

20 23. The method of claim 22, wherein the respective financial transaction data is in an HTML format.

25 24. The method of claim 17, wherein step (d) comprises:
sending an e-mail message directly to an e-mail address of the associated client,
wherein the e-mail message comprises the retrieved respective financial transaction data.

25 25. The method of claim 24, wherein the e-mail message comprises an image file representative of the respective financial transaction data.

30 26. The method of claim 24, wherein the e-mail message comprises a data file for incorporation into a financial software program.

27. The method of claim 24, further comprising:
maintaining a record of each sent e-mail message that does not successfully reach its
intended e-mail destination; and
sending a paper-based representation of the financial transaction data associated with
5 each unsuccessfully sent e-mail message.

28. The method of claim 17, further comprising:
under control of a client system:
displaying information identifying at least one financial transaction type;
10 in response to an entry from a user, associating one of consent or non-consent
to each at least one transaction type; and
sending a consent change request representing the entry from the user; and
under control of a server system:
receiving the consent change request;
15 confirming the consent change request is authorized; and
storing the associated one of consent or non-consent with the respective
transaction type.

29. The method of claim 28, wherein the consent change request comprises an
20 indication of an account and a password and the confirming step comprises:
comparing the password in the consent change request to a pre-stored password
associated with the user.

30. The method of claim 28, wherein the client system and the server system
25 communicate with one another over a secure connection via the Internet.

31. The method of claim 29, wherein the client system and the server system
communicate with one another over a secure connection via the Internet.

32. The method of claim 17, wherein step (d) comprises:
under control of a client system:
sending a request to view the respective financial transaction data, the request
comprising a client identifier; and
5 under control of a server system:
receiving the request from the client system,
retrieving, as a function of the client identifier, the respective financial
transaction data; and
providing a link to the retrieved respective financial transaction data; and
10 under control of the client system, displaying the retrieved respective financial
transaction data.

33. The method of claim 17, wherein step (d) comprises:
sending an e-mail message directly to an e-mail address of the associated client,
15 wherein the e-mail message comprises a URL link to the respective financial
transaction data.

34. A system for making financial transaction information available electronically,
the system comprising:

- 20 (a) means for receiving financial transaction data for a plurality of distinct
financial transactions;
(b) first means for determining a unique identifier for each distinct financial
transaction and a client associated with each distinct financial transaction;
(c) second means for determining, as a function of each unique identifier, whether
25 the associated client has consented to receiving the respective financial data electronically;
and
(d) means for making the respective financial transaction data available to the
associated client electronically if it is determined that the associated client has consented to
receiving the respective financial data.

35. The system of claim 34 further comprising means for making the respective financial transaction data available to the associated client electronically via the Internet

36. The system of claim 34, further comprising:

5 (e) means for suppressing transmission of a paper-based version of the consented respective financial data.

37. The system of claim 36, wherein the unique identifier comprises at least one of:

10 a client identifier;
an account identifier;
a document type identifier;
a customer service representative identifier;
a document identifier;
15 a consent type identifier; and
a request type identifier.

38. The system of claim 37, wherein the second determining means comprise:
means for comparing each unique identifier associated with the received financial
20 transaction data with pre-stored identifiers.

39. The system of claim 35, wherein the means for making the respective financial transaction data available to the associated client via the Internet comprise:
means for providing the associated client with a URL link to the respective financial
25 transaction data.

40. The system of claim 39, wherein the respective financial transaction data is in an HTML format.

41. The system of claim 35, wherein the means for making the respective financial transaction data available to the associated client via the Internet comprise:

means for sending an e-mail message directly to an e-mail address of the associated client,

5 wherein the e-mail message comprises the retrieved respective financial transaction data.

42. The system of claim 41, wherein the e-mail message comprises an image file representative of the respective financial transaction data.

43. The system of claim 41, wherein the e-mail message comprises a data file for incorporation into a financial software program.

44. The system of claim 41, further comprising:
15 means for maintaining a record of each sent e-mail message that does not successfully reach its intended e-mail destination; and

means for sending a paper-based representation of the financial transaction data associated with each unsuccessfully sent e-mail message.

45. The system of claim 34, further comprising:
20 a client system operative to :
display information identifying at least one financial transaction type;
in response to an entry from a user, associate one of consent or non-consent to each at least one transaction type; and

25 send a consent change request representing the entry from the user; and

a server system operative to :
receive the consent change request;
confirm the consent change request is authorized; and
store the associated one of consent or non-consent with the respective
30 transaction type.

46. The system of claim 45, wherein the consent change request comprises an indication of an account and a password and the server system is further operative to:
compare the password in the consent change request to a pre-stored password associated with the user.

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47. The system of claim 45, wherein the client system and the server system communicate with one another over a secure connection via the Internet.

48. The system of claim 46, wherein the client system and the server system
10 communicate with one another over a secure connection via the Internet.

49. The system of claim 35, wherein the means for making the respective financial transaction data available to the associated client via the Internet comprise:

a client system to send a request to view the respective financial transaction data, the
15 request comprising a client identifier; and

a server system operative to:

receive the request from the client system,

retrieve, as a function of the client identifier, the respective financial transaction data; and

20 provide a link to the retrieved respective financial transaction data; and

wherein, the client system displays the retrieved respective financial transaction data.

50. The system of claim 35, wherein the means for making the respective financial transaction data available to the associated client via the Internet comprise:

25 means for sending an e-mail message directly to an e-mail address of the associated client,

wherein the e-mail message comprises a URL link to the respective financial transaction data.

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51. A computer program product comprising:
a computer-readable medium;
computer program instructions, wherein the computer program instructions, when
executed by a computer, direct the computer to perform a method of warehousing financial
5 transaction data for a plurality of financial transactions, the method comprising:
receiving the financial transaction data for the plurality of financial transactions;
determining a unique identifier for each financial transaction; and
storing each financial transaction with its respective unique identifier.
- 10 52. The computer program product of claim 51, wherein the receiving step
comprises:
receiving the financial transaction data over the Internet.
- 15 53. The computer program product of claim 51, wherein the financial transaction
data comprises at least one of:
a trade confirmation;
tax related data;
an image of a cancelled check; and
account statement data.
- 20 54. The computer program product of claim 51, further comprising:
accessing a stored financial transaction over the Internet according to its respective
unique identifier.
- 25 55. The computer program product of claim 54, wherein accessing the financial
data comprises:
providing the financial transaction data in HTML format.
- 30 56. The computer program product of claim 54, wherein the accessing step
comprises:
receiving validation information to generate a respective unique identifier.

57. The computer program product of claim 56, wherein the validation information is received over a secure connection.

58. The computer program product of claim 57, wherein the validation
5 information comprises at least one of:
a client identifier;
an account identifier;
a customer service representative identifier;
a template type identifier; and
10 a request type identifier.

59. A computer program product comprising:
a computer-readable medium;
computer program instructions, wherein the computer program instructions, when
15 executed by a computer, direct the computer to perform a method of making financial
transaction information available via a communications channel, the method comprising:
(a) receiving financial transaction data for a plurality of distinct financial
transactions;
(b) determining a unique identifier for each distinct financial transaction and a
20 client associated with each distinct financial transaction;
(c) determining, as a function of each unique identifier, whether the associated
client has consented to receiving the respective financial data via the communications
channel; and
(d) if it is determined that the associated client has consented to receiving the
25 respective financial data, making the respective financial transaction data available to the
associated client via the communications channel.

60. The computer program product of claim 59, further comprising:
(e) suppressing transmission of a paper-based version of the consented respective
30 financial data determined in step (d).

68. The computer program product of claim 65, further comprising:
maintaining a record of each sent e-mail message that does not successfully reach its
intended e-mail destination; and
sending a paper-based representation of the financial transaction data associated with
5 each unsuccessfully sent e-mail message.

69. The computer program product of claim 59, further comprising:
under control of a client system:
displaying information identifying at least one financial transaction type;
10 in response to an entry from a user, associating one of consent or non-consent
to each at least one transaction type; and
sending a consent change request representing the entry from the user; and
under control of a server system:
receiving the consent change request;
15 confirming the consent change request is authorized; and
storing the associated one of consent or non-consent with the respective
transaction type.

70. The computer program product of claim 69, wherein the consent change
20 request comprises an indication of an account and a password and the confirming step
comprises:
comparing the password in the consent change request to a pre-stored password
associated with the user.

71. The computer program product of claim 69, wherein the client system and the
25 server system communicate with one another over a secure connection via the Internet.

72. The computer program product of claim 70, wherein the client system and the
server system communicate with one another over a secure connection via the Internet.

61. The computer program product of claim 60, wherein the unique identifier comprises at least one of:

- a client identifier;
- an account identifier;
- 5 a document type identifier;
- a customer service representative identifier;
- a document identifier;
- a consent type identifier; and
- a request type identifier.

10 62. The computer program product of claim 61, wherein step (c) comprises: comparing each unique identifier associated with the received financial transaction data with pre-stored identifiers.

15 63. The computer program product of claim 59, wherein step (d) comprises: providing the associated client with a URL link to the respective financial transaction data.

20 64. The computer program product of claim 63, wherein the respective financial transaction data is in an HTML format.

25 65. The computer program product of claim 59, wherein step (d) comprises: sending an e-mail message directly to an e-mail address of the associated client, wherein the e-mail message comprises the retrieved respective financial transaction data.

66. The computer program product of claim 65, wherein the e-mail message comprises an image file representative of the respective financial transaction data.

30 67. The computer program product of claim 65, wherein the e-mail message comprises a data file for incorporation into a financial software program.

73. The computer program product of claim 59, wherein step (d) comprises:
under control of a client system:

sending a request to view the respective financial transaction data, the request
comprising a client identifier; and

5 under control of a server system:

receiving the request from the client system,

retrieving, as a function of the client identifier, the respective financial
transaction data; and

providing a link to the retrieved respective financial transaction data; and

10 under control of the client system, displaying the retrieved respective financial
transaction data.

74. The computer program product of claim 59, wherein step (d) comprises:

sending an e-mail message directly to an e-mail address of the associated client,

15 wherein the e-mail message comprises a URL link to the respective financial
transaction data.

75. A system for warehousing financial transaction data for a plurality of financial
transactions, the system comprising:

20 a financial transaction data processor to receive the financial transaction data for the
plurality of financial transactions;

an identifier processor, coupled to the financial transaction data processor, to
determine a unique identifier for each financial transaction received by the financial
transaction data processor; and

25 a storage device, coupled to the financial transaction data processor and the identifier
processor, to store each financial transaction with its respective unique identifier.

76. The system of claim 75, wherein the financial transaction data processor
comprises:

30 an interface to receive the financial transaction data over the Internet.

77. The system of claim 75, wherein the financial transaction data comprises at least one of:

- a trade confirmation;
- tax related data;
- 5 an image of a cancelled check; and
- account statement data.

78. The system of claim 75, further comprising:

access processor to process access to a financial transaction in the storage device over
10 the Internet according to its respective unique identifier.

79. The system of claim 78, wherein the access processor provides the financial transaction data in HTML format.

80. The system of claim 78, wherein the financial transaction data processor
15 receives validation information to generate a respective unique identifier.

81. The system of claim 80, wherein the validation information is received over a
secure connection.
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82. The system of claim 81, wherein the validation information comprises at least
one of:

- a client identifier;
- an account identifier;
- 25 a customer service representative identifier;
- a template type identifier; and
- a request type identifier.

83. A system for making financial transaction information available via the Internet, the system comprising:

(a) a financial transaction data processor to receive financial transaction data for a plurality of distinct financial transactions;

5 (b) an identifier processor, coupled to the financial transaction data processor, to determine a unique identifier for each distinct financial transaction and a client associated with each distinct financial transaction;

(c) a consent processor, coupled to the identifier processor, to determine, as a function of each unique identifier, whether the associated client has consented to receiving
10 the respective financial data electronically; and

(d) a processor, coupled to the consent processor, to make the respective financial transaction data available to the associated client electronically if it is determined that the associated client has consented to receiving the respective financial data.

15 84. The system of claim 83 further comprising an interface processor to make the respective financial transaction data available to the associated client electronically via the Internet

85. The system of claim 83, further comprising:

20 (e) a processor to suppress transmission of a paper-based version of the consented respective financial data.

86. The system of claim 85, wherein the unique identifier comprises at least one of:

25 a client identifier;

an account identifier;

a document type identifier;

a customer service representative identifier;

a document identifier;

30 a consent type identifier; and

a request type identifier.

87. The system of claim 83, wherein the consent processor compares each unique identifier associated with the received financial transaction data with pre-stored identifiers.

88. The system of claim 86, wherein the interface processor provides the
5 associated client with a URL link to the respective financial transaction data.

89. The system of claim 88, wherein the respective financial transaction data is in an HTML format.

10 90. The system of claim 84, wherein the interface processor comprises:
an e-mail processor to send an e-mail message directly to an e-mail address of the associated client,
wherein the e-mail message comprises the retrieved respective financial transaction data.

15 91. The system of claim 90, wherein the e-mail message comprises an image file representative of the respective financial transaction data.

20 92. The system of claim 90, wherein the e-mail message comprises a data file for incorporation into a financial software program.

93. The system of claim 90, further comprising:
a record processor to maintain a record of each sent e-mail message that does not successfully reach its intended e-mail destination; and
25 a system to send a paper-based representation of the financial transaction data associated with each unsuccessfully sent e-mail message.

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94. The system of claim 83, further comprising:

a client system operative to :

display information identifying at least one financial transaction type;

in response to an entry from a user, associate one of consent or non-consent to

5 each at least one transaction type; and

send a consent change request representing the entry from the user; and

a server system operative to :

receive the consent change request;

confirm the consent change request is authorized; and

10 store the associated one of consent or non-consent with the respective
transaction type.

95. The system of claim 94, wherein the consent change request comprises an
indication of an account and a password and the server system is further operative to:

15 compare the password in the consent change request to a pre-stored password
associated with the user.

96. The system of claim 94, wherein the client system and the server system
communicate with one another over a secure connection via the Internet.

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97. The system of claim 95, wherein the client system and the server system
communicate with one another over a secure connection via the Internet.

98. The system of claim 84, wherein the interface processor comprises:

25 a client system to send a request to view the respective financial transaction data, the
request comprising a client identifier; and

a server system operative to:

receive the request from the client system,

retrieve, as a function of the client identifier, the respective financial

30 transaction data; and

provide a link to the retrieved respective financial transaction data; and

wherein, the client system displays the retrieved respective financial transaction data.

99. The system of claim 84, wherein the interface processor sends an e-mail message directly to an e-mail address of the associated client,
wherein the e-mail message comprises a URL link to the respective financial transaction data.

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100. A method of providing financial transaction data electronically to a user, the method comprising:

obtaining consent from the user to provide the data electronically; and
providing the financial transaction data electronically to the user.

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101. The method of claim 100, wherein the financial transaction data is provided to the user via the Internet.

102. The method of claim 101, wherein the financial transaction data is sent as part of an e-mail message.

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103. The method of claim 102, wherein the e-mail message comprises a link directing the user to the provided financial transaction data.

104. The method of claim 100 wherein the user's consent is received via the Internet.

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105. The method of claim 103, further comprising:
the user receiving the e-mail message;
the user accessing a web site on the Internet on which the link is located;
the user validating the user's identity by submitting identifying information to the web site;

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a process running on a server system receiving the identifying information and confirming the identity of the user; and
the process on the server providing the user access to the information via the link.

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106. The method of claim 105, further comprising:
the process on the server accessing, as a function of the link, a second server to
provide the information to the user.

5 107. A method of obtaining and storing consent, from a user, to receive financial
transaction data electronically, the method comprising:

under control of a client system:

sending a consent message with respect to the financial transaction data;

under control of a first server system:

10 receiving the consent message from the client system;

correlating the consent message to account information of the user and
generating consented account information data;

sending the consented account information data;

under control of a second server system:

15 receiving the consented account information data from the first server;

determining a unique user identifier from the consented account information;

and

storing the consented account information as a function of the unique user
identifier.

20 108. The method as recited in claim 107, wherein the client system, the first server
and the second server communicate with one another via the Internet.

25 109. A method of providing financial transaction data electronically, the method
comprising:

under control of a first server system:

(A) receiving a request to retrieve financial transaction data from a client system;

(B) validating the request; and

30 (C) when the request is determined to be valid, providing the financial transaction
data to the client system.

110. The method of claim 109, wherein step (B) comprises:
requesting an account number and password from the client system; and
comparing the account number and the password to a pre-stored database of
information.

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111. The method of claim 109, wherein the request comprises a URL link and
wherein step (C) comprises:
under control of the first server system:
directing the client system to a location on a second server system as a function of the
10 URL link.

112. The method of claim 109, wherein the request comprises a URL link and
wherein step (C) comprises:
under control of the first server system:
15 directing the client system to a location on the first server system as a function of the
URL link.

113. The method of any of claims 109 - 112, wherein the client system, the first
server and the second server communicate with one another via the Internet.

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114. A method of sending financial transaction data electronically to a user, the
method comprising:

under control of a first server system:

(A) receiving financial transaction data;

25 (B) identifying a user associated with the received financial transaction data;

(B1) storing the received financial transaction data as a function of the identified
user;

(C) determining if the identified user has consented to receiving the financial
transaction data electronically;

30 (D) when it has been determined that the user has consented, sending the received
financial transaction data electronically to the user.

115. The method of claim 114, wherein step (D) comprises:
formatting an e-mail message to include a reference to the received financial
transaction data; and
sending the formatted e-mail message to the user.

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116. The method of claim 115, wherein the formatted e-mail message comprises a
URL link pointing to the stored received financial transaction data.

117. The method of claim 116, wherein the URL link includes a pointer to a second
10 server.

118. The method of claim 117, further comprising:

under control of a client system:

receiving the e-mail message; and

15 clicking on the URL link; and

under control of the second server:

receiving an indication from the client system that the URL link is being
accessed;

validating the user;

20 identifying the stored financial transaction data location from the URL link;

and

when the user has been validated, directing the user to the financial transaction data
stored on the first server.